

DAFTAR PUSTAKA

- Arena, Marco; Carmen Reinhard; dan Fransisco Vasquez, (2010), "The lending channel in emerging economies: are foreign banks different?," **Banks and Bank System**, Vol 4, pp.1-43
- DeBruine, Marinus; Glenn Growe, John Y. Lee and Jose´ F. Tundo´n Maldonado, (2015), "The profitability and performance measurement of U.S. regional bank using the predictive focus of the fundamental analysis research," **International Journal of Central Banking**, Vol 10, pp.56-83
- Ghozali, Imam (2014), **Aplikasi Analisis Multivariate Dengan Program SPSS**, Badan Penerbit Universitas Diponegoro, Semarang.
- Greenaway, David; Alessandra Guariglia; and Zhihong Yu, (2016), "The more the better? Foreign ownership and corporate performance in China," **JEL Classification: F2, G32, L25, O5**
- Hays; Fred H; Stephen A. De Lurgio; Arthur H. Gilbert, Jr; (2015), "Efficiency Ratios and Community Bank Performance," **Journal of Finance and Accountancy**, Vol 1, pp.101-128
- Hermes dan Lensink (2014). "Credit spreads and interest rates: A Contegration approach," **Federal Reserve Bank**, Vol 2, pp.192-221
- Kumbirai; Mabwe dan Robert Webb, (2010), "A financial Ratio Analysis of Commercial Bank Performance in South Africa," **African Review of Economics and Finance**, Vol. 2, No. 1, Dec 2010
- Lartey; Victor Curtis; Samuel Antwi; Eric Kofi Boadi; (2013), "The Relationship between Liquidity and Profitability of Listed Banks in Ghana," **International Journal of Business and Social Science**, Vol 6, pp.27-63
- Lin dan Zhang (2016), The factors influencing bank credit risk," **Journal of Accounting and Taxation**, Vol 7, pp.34-56
- Muljono, Teguh Pudjo,. (2015). **Analisa Laporan Keuangan Untuk Perbankan**. Edisi revisi 1999, Cetakan 11, Jakarta Djambatan
- Ponce, Antonio Trujillo; (2015), "What determines the profitability of banks? evidence from spain," **International Journal of Accounting and Financial Reporting**, Vol 8, pp.148-163
- Olivera; Alfredo Mart´in; Sonia Ruano, dan Vicente Salas-Fum´as, (2013), "Banks' Equity Capital Frictions, Capital Ratios, and Interest Rates: Evidence from Spanish Banks," **International Journal of Central Banking**, Vol 1, pp.24-51

Rengasamy, Dhanuskodi; (2014), "Impact of Loan Deposit Ratio (LDR) on Profitability: Panel Evidence from Commercial Banks in Malaysia," **Proceedings of the Third International Conference on Global Business, Economics, Finance and Social Sciences** (GB14Mumbai Conference) Mumbai, India. 19-21 December 2014

Siamat, Dahlan (2015) **Manajemen Bank Umum**, Inter Media – Jakarta.

Sugiyono (2015), **SPSS (Statistical Product and Service Solutions)**. Penerbit PT Elex Media Komputindo-Kelompok Gramedia. Jakarta

Tariq; Waqas; Muhammad Usman; Haseeb Zahid Mir; Inam Aman, (2014), "Determinants of Commercial Banks Profitability: Empirical Evidence from Pakistan," **International Journal of Accounting and Financial Reporting**, Vol 4, pp.77-103

Ugwunta, Ani, W; Ezeudu, I. dan Ugwuanyi, G. O, (2013), "An empirical assessment of the determinants of bank profitability in Nigeria: Bank characteristics panel evidence," **Journal of Accounting and Taxation** Vol. 4(3), pp. 38-43, December, 2013

